

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

IN RE;
WALTER BILLINGSLEY,
Debtor

Adversary No. 05 A 2649

ARONSON FURNITURE CO.,
Plaintiff

Bankruptcy No. 05 B 41718

vs.

WALTER BILLINGSLEY,
Defendant

Judge Jack Schmetterer

FINDINGS OF FACT

This matter coming on to be heard upon the complaint of Aronson Furniture Co against Walter Billingsley objecting to dischargeability of debt pursuant to Sec. 523(a)(6) of the Bankruptcy Code, the court makes the following findings of fact:

1. That on December 18, 2003, Debtor purchased from Aronson Furniture Co certain furniture at the cost of \$2681.99, as pursuant to a retail installment contract.
2. He executed a retail installment contract in the sum of \$4257.60, which included financing charges.
3. That monthly payments of \$141.92 were due beginning January 20, 2004, but the Debtor made only a few payments leaving a balance owing of \$3409.30.
4. That the Debtor filed bankruptcy on September 29, 2005.
5. That at the Sec 341 meeting of creditors, the Debtor informed the attorney for Aronson Furniture, Clay Mosberg, that he had purchased the furniture for his girlfriend who was to pay for the items, but that she moved to Minnesota and failed to pay.
- 6.. That the fair market value of the goods purchased from Aronson was \$1,700.00.

CONCLUSIONS OF LAW

The court finds that the Debtor, Walter Billingsley made purchases from Aronson Furniture Co. subject to a retail installment contract in which Aronson Furniture retained a

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security interest in the goods purchased. That Walter Billingsley has transferred possession of the goods to the injury of Aronson Furniture's rights to possession of the items, and that the Debtor has failed to make payments for the goods. That the actions of Walter Billingsley appear to be intentionally done to injure Aronson Furniture Co. That his actions are wrongful, wanton and malicious, and have caused injury to Aronson Furniture Co.

to project under 11 USC
value, benefits
involved

Plaintiff's Exhibit
2513 (c)(6) F
[Signature]
Bankruptcy Judge
1/16/06

JAN 26 2006

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